



NEOXORA · FINTECH INTELLIGENCE



NeoXInsight

AI-Powered Management Intelligence Platform

From Data to Decisions

[See More.](#)

[Know More.](#)

[Decide Smarter.](#)

Neoxora PTY LTD

NeoXInsight is an Enterprise Management Intelligence Platform comprising three integrated capabilities:

Enterprise Reporting – Standard operational, management and regulatory reports.

Interactive Analytics – Executive dashboards, drill-down analysis and KPI scorecards.

AI Decision Intelligence – Automated insights, early warnings and management recommendations.

THE PROBLEM

The Banking Intelligence Challenge

Today's financial institutions generate enormous amounts of data — yet management still spends too much time reacting instead of deciding.



Collecting reports

Hours lost assembling data from disconnected systems



Validating spreadsheets

Manual reconciliation that delays every decision



Identifying issues manually

Risk hidden until it surfaces in the numbers



Reacting after problems occur

Action taken only once damage is already done

Traditional MIS vs Intelligent Analytics



Traditional MIS

Static reports & spreadsheets
Backward-looking, manual, slow



NeoXInsight Analytics

Live, predictive intelligence
Automated insight & recommendation

INTRODUCING

Meet NeoXInsight

One platform that unifies every layer of banking intelligence.



Executive Intelligence

Boardroom-ready KPIs at a glance



Portfolio Intelligence

Growth, PAR & recovery analytics



Risk Intelligence

Early-warning & predictive risk



Customer Intelligence

Customer 360 & profitability



Operational Intelligence

Branch & process performance



AI Decision Intelligence

Insights that recommend action

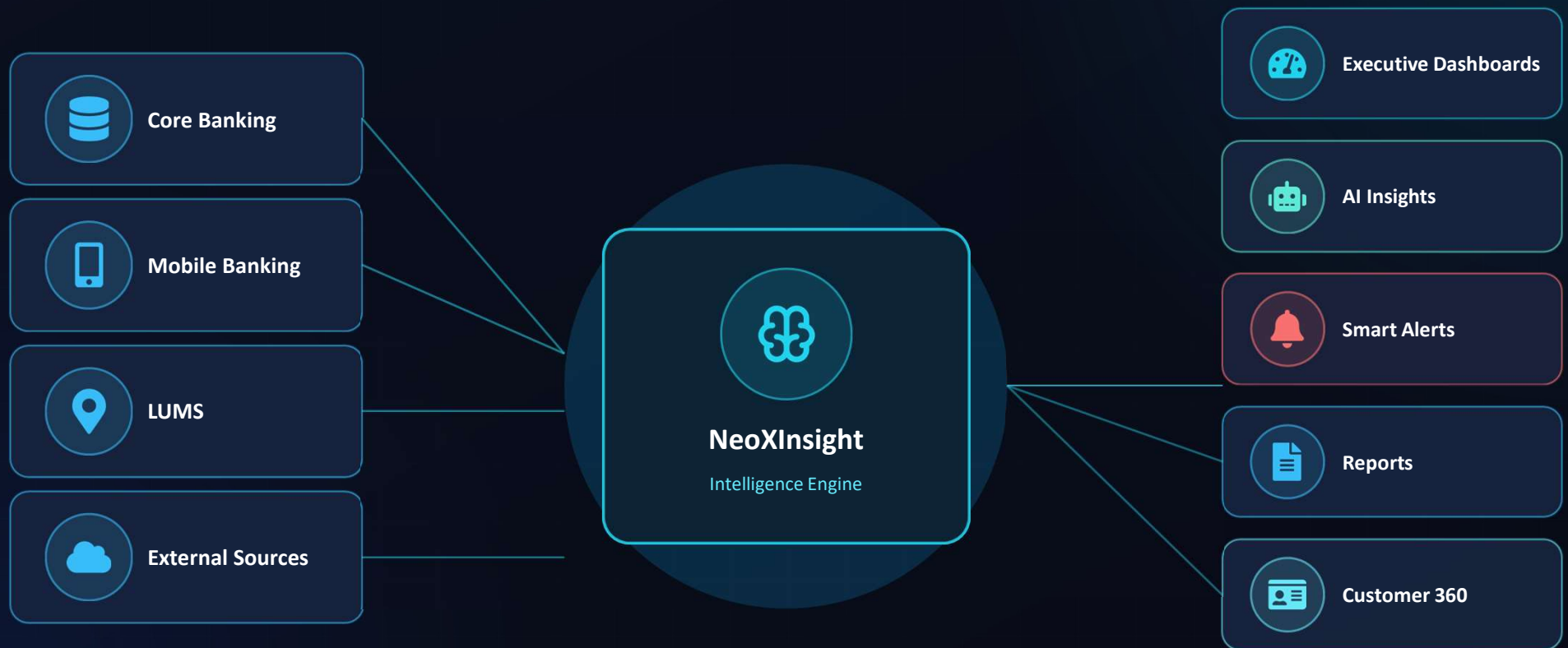
01

SECTION

Platform Overview

How NeoXInsight ingests, unifies and transforms your institution's data into intelligence.

One Intelligence Layer, Every Source



WHY NEOXINSIGHT

Six Pillars of Intelligence

A complete intelligence stack — not another reporting tool.



01

Executive Intelligence



02

Operational Intelligence



03

Risk Intelligence



04

Customer Intelligence



05

AI Intelligence



06

Integrated LUMS Intelligence

02

SECTION

Executive Intelligence

Boardroom dashboards that turn institutional data into a single source of truth.

Executive Dashboard



TOTAL PORTFOLIO

\$842M

▲ 8.4% YoY



ACTIVE CUSTOMERS

1.24M

▲ 5.1% QoQ



PAR30

3.2%

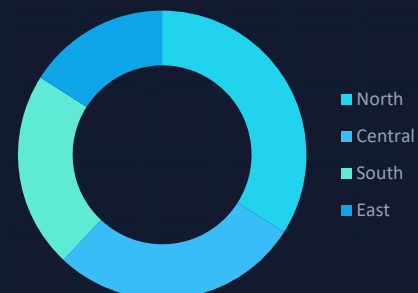
▲ 0.4 pts



NET INTEREST MARGIN

6.8%

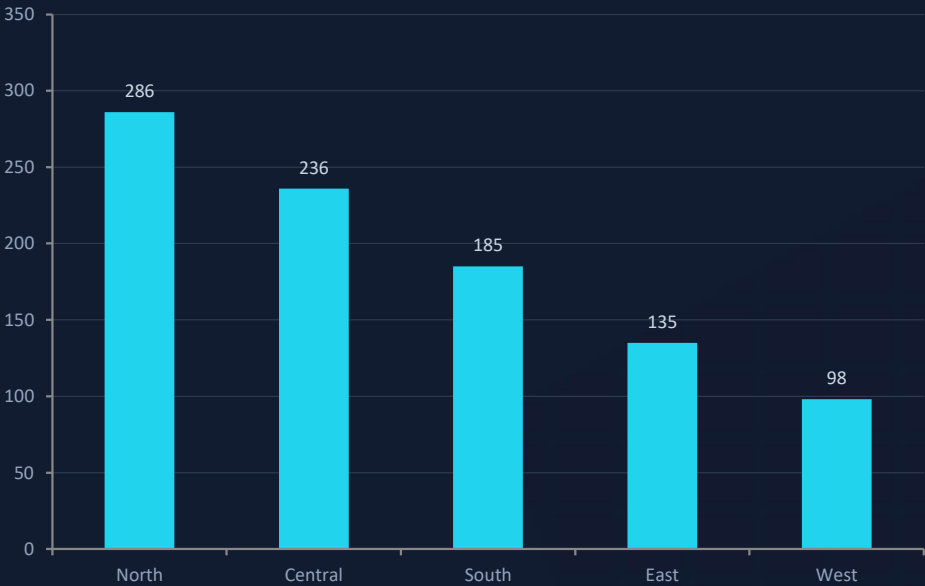
▲ Stable

Portfolio Growth — 12 Months (\$M)**Portfolio by Region**MANAGEMENT
COMMENTARY

Growth remains strong across all regions. Watch PAR30 — up 0.4 pts this quarter, concentrated in the East.

Regional Dashboard

Portfolio & PAR by Region



#1

North

\$286M

▲ Top performer

PAR 2.4%

#2

Central

\$236M

▲ Steady

PAR 3.1%

#3

South

\$185M

— Watch

PAR 3.6%

#4

East

\$135M

▼ Risk rising

PAR 5.2%

Branch Dashboard



BRANCHES

148

Across 5 regions



AVG PORTFOLIO / BRANCH

\$5.7M

▲ 6.2%



TOP BRANCH

Branch 24

\$18.2M



BRANCHES AT RISK

11

PAR > 5%

Top 6 Branches by Portfolio (\$M)



MANAGEMENT COMMENTARY

Branch 24 leads portfolio but field-visit compliance sits at 71%. Strong growth with thin verification is an early risk signal — prioritise audit.

03

SECTION

Customer Intelligence

Know every customer — profitability, risk, lifetime value and an AI score, on one profile.

CUSTOMER INTELLIGENCE

Customer 360

Every dimension of a customer relationship, unified into a single intelligent profile.



Aung Min

Customer since 2017 · SME Loans

AI Customer Score **812 / 900**

Risk Band **Low**

Lifetime Value **\$48,200**

Relationship **Profitable**



Relationship Profitability

Net contribution per product & channel



Customer Risk

Behavioural & repayment risk scoring



Customer Lifetime Value

Projected value across the relationship

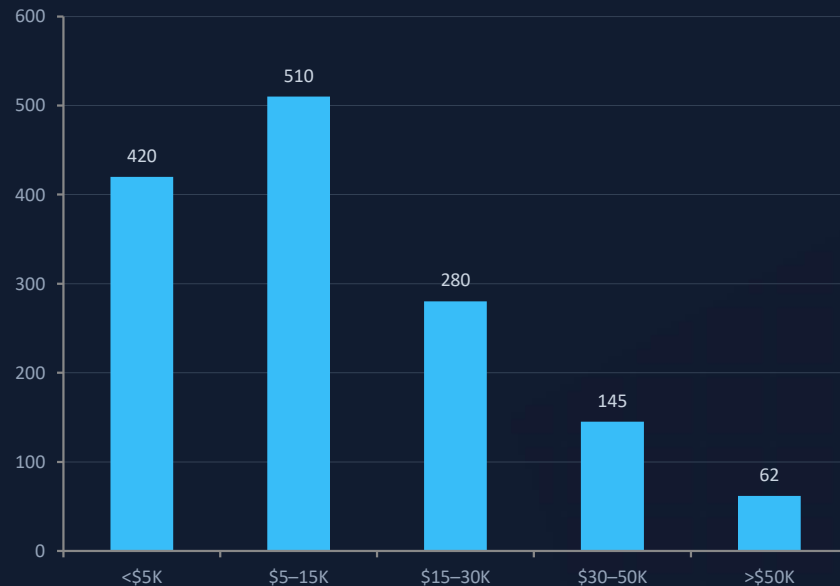


AI Customer Score

Predictive score driving every action

Profitability, Value & Risk

Customer Lifetime Value Distribution



AVG AI SCORE

726

Healthy book



HIGH-VALUE CUSTOMERS

207

Top 9% by CLV

Customer Risk Bands



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SECTION

Portfolio Intelligence

Growth, PAR, reschedules, write-offs and recovery — analysed continuously and geographically.

Portfolio Growth & PAR Analytics

Portfolio Growth vs PAR30 — Trailing 8 Quarters



Portfolio Growth



PAR Analytics



Reschedule Analytics



Write-Off Analytics

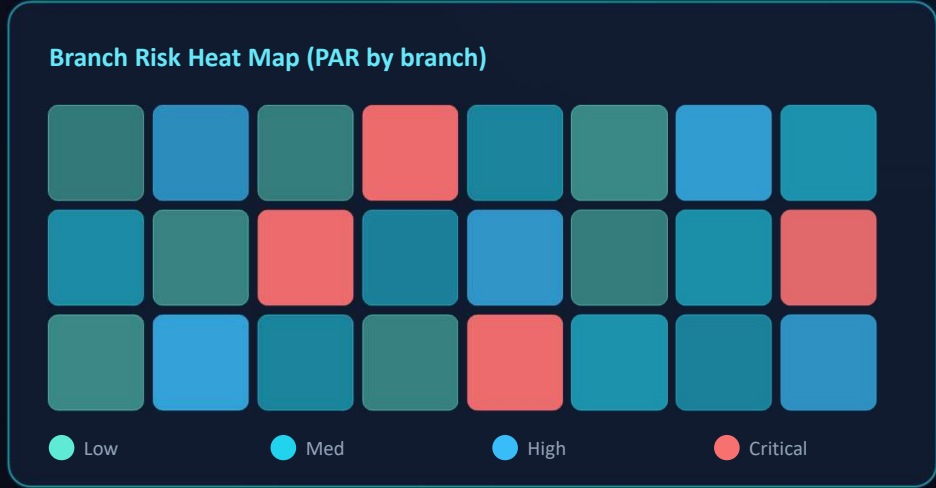


Recovery Analytics



Geographic Heat Maps

Recovery, Write-Off & Risk Heat Map



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SECTION

AI Decision Intelligence

Beyond dashboards — NeoXInsight reads the data and tells you what to do next.

THE DIFFERENTIATOR

It Doesn't Just Show Charts — It Decides

NeoXInsight reads your portfolio the way your best analyst would, then recommends the next action.



NeoXInsight AI

Decision Intelligence

Observation Portfolio growth remains strong in Region A — however PAR30 has increased for three consecutive months.



Recommendation Review new lending quality in Branch X and Branch Y before next disbursement cycle.

In the company of



Microsoft Copilot

Conversational intelligence



Salesforce Einstein

Predictive recommendations



Palantir

Decision-grade analytics

06

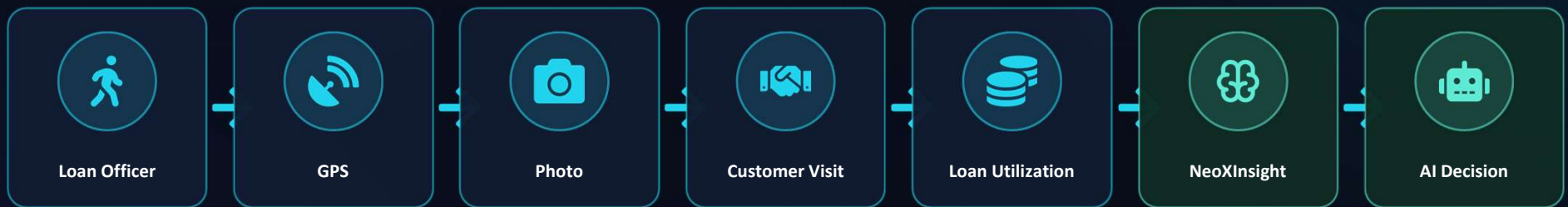
SECTION

Integrated LUMS Intelligence

A capability no competitor has — field reality fused with portfolio data.

From the Field to the Decision

Loan-officer field activity flows directly into AI decision intelligence — closing the loop between ground truth and the boardroom.



Example — Branch ABC has excellent portfolio growth, but only **68% visit compliance**. Portfolio risk is expected to increase. **Recommend field-verification audit before next cycle.**

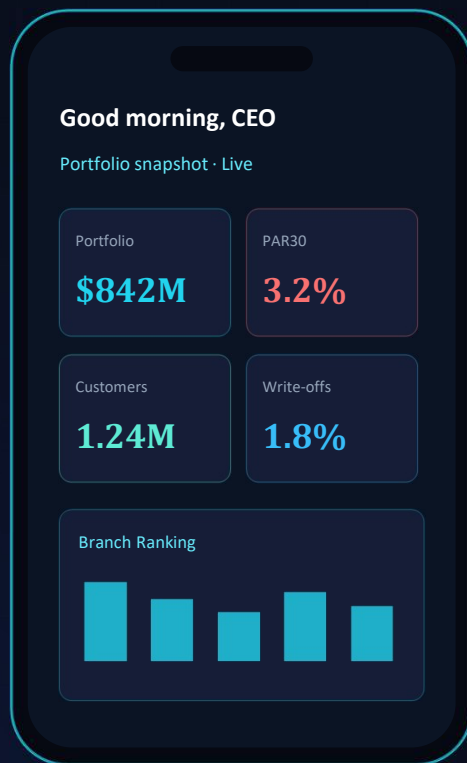
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SECTION

Executive Mobile Intelligence

The entire institution in the CEO's pocket — anywhere, anytime.

The Boardroom in Your Pocket



Everything, at a glance



Portfolio



PAR



Alerts



Customer Growth



Branch Ranking



Write-offs

08

SECTION

Why NeoXInsight is Different

Traditional BI reports the past. NeoXInsight decides the future.

WHY DIFFERENT

Traditional BI vs NeoXInsight

TRADITIONAL BI

- ✗ Reports
- ✗ Static Charts
- ✗ Manual Analysis
- ✗ Historical
- ✗ Branch Reports
- ✗ Separate Systems



NEOXINSIGHT

- ✓ Intelligence
- ✓ AI Insights
- ✓ Automated Recommendations
- ✓ Predictive
- ✓ Customer 360
- ✓ LUMS Integration

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SECTION

Business Benefits

Intelligence that pays off for every function — from the board to the branch.

BUSINESS BENEFITS

Everyone Benefits

One intelligence platform — value delivered across every layer of the institution.



Executive

Single source of truth



Risk

Early-warning signals



Business

Growth opportunities



Collections

Smarter recovery targeting



Audit

Field-verified compliance



Operations

Branch performance clarity



Board

Confident, data-backed decisions



NeoXInsight

From Data to Decisions

Transforming Data into Intelligent Banking Decisions

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Neoxora PTY LTD · Fintech Intelligence for Banks, MFIs & Digital Lenders